

Office of Massachusetts Attorney General Martha Coakley



Request for Proposals (RFP)

Attorney General's HomeCorps: Borrower Recovery Initiative

Release Date: Tuesday, April 10, 2012

Response Due Date: Thursday, May 3, 2012

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Response Deadline: Thursday, May 3, 2012

Grantor: Office of Massachusetts Attorney General Martha Coakley

Address: One Ashburton Place, Boston, MA 02108

RFP Name: **Attorney General's HomeCorps: Borrower Recovery Initiative**

RFP Contact Person: Mary Sullivan

Email: AGOgrants@state.ma.us

Utilizing funds recovered by the AGO through a [nationwide state-federal settlement over unlawful foreclosures](#), the Office of Massachusetts Attorney General Martha Coakley (AGO) is pleased to announce the **HomeCorps: Borrower Recovery Initiative Grant** (Recovery Grant), which is designed to prevent homelessness and help borrowers stabilize and recover after the loss of home ownership due to foreclosure or after eviction that follows a foreclosure.

Applications are requested from organizations (Grant Administrator) with the capacity to coordinate and oversee a statewide program via a network of borrower recovery sites (Recovery Sites) which will represent multiple disciplines and organizational missions and whose number and location will be determined by the AGO, in consultation with the applicant.

The Grant Administrator will be responsible for all phases of the statewide program including creating systems for tracking all borrower referrals, instituting practices which ensure rigorous programmatic and fiscal oversight of all sub grantees, and protocols for the proper tracking and disbursement of stabilization funds. The Grant Administrator will be the fiscal agent for the program and will be responsible for the timely completion of all required programmatic and financial reports.

Services Anticipated to be Provided by Grant Administrator:

Services will include, but may not be limited to:

- Ongoing consultation with the AGO on all phases of program delivery;
- Conducting local, regional and/or statewide outreach to identify (1) borrowers at risk of imminent foreclosure or (2) who have lost their home to foreclosure within a time period to be determined;

- Informing borrowers of availability of recovery program services;
- Referring borrowers to recovery sites;
- Receiving borrower referrals from AGO loan modification specialists or legal services organizations (which are additional components of the HomeCorps);
- Referring borrowers who are seeking loan modification advocacy to the AGO when appropriate;
- Overseeing the disbursement of a relocation/stabilization assistance payment, on behalf of a family and/or to third parties utilizing strict controls and audit protocols established by the Grant Administrator and the AGO, to assist client families with moving and other housing expenses directly related to stabilization. Such payments will be targeted to those consumers who have been foreclosed upon, entered into a short sale, or gave a deed in lieu of foreclosure (within a time frame to be determined), and who meet the objective financial need criteria established by the Grant Administrator and agreed upon by the AGO;
- Compiling all data relative to borrower outreach, referral, services and stabilization payments;
- Ongoing communications, quality control, training and site visits to recovery sites, as needed;
- Collection of programmatic and fiscal reports from all recovery sites; and
- Provision of timely program and fiscal reports to the AGO.

Services Anticipated to be Provided by Borrower Recovery Sites:

The borrower recovery sites will provide stabilization and homelessness prevention services which may include, but not are limited to:

- Conducting local, regional and/or statewide outreach to identify (1) borrowers at risk of imminent foreclosure or (2) who have lost their home to foreclosure and inform borrowers of availability of recovery program services;
- Receiving borrower referrals from AGO loan modification specialists, legal services organizations and/or the Grant Administrator;
- Referring borrowers who are seeking loan modification advocacy to the AGO when appropriate;
- Assess client family's overall needs for services;
- Provide individualized "new economy" financial counseling – such as: credit management counseling, understanding and creating a plan to begin to manage any other short or long-term financial implications of foreclosure (tax counseling including implication of any debt forgiveness), setting up a household budget, assisting the family in outlining the steps to save sufficient funds for the family to stabilize and avoid homelessness, bankruptcy counseling as necessary and assistance with navigating the bankruptcy process, and similar services.

- Provide direct assistance/referral with helping family receive other forms of assistance (food and fuel assistance, daycare subsidies, etc.) if eligible. Inform of other assistance available for individuals who are veterans, have a disability, or are elderly;
- Provide crisis intervention and referral to social service/mental health counseling if needed;
- Track families, services received and any stabilization payments received and, in turn, provide this data to the Grant Administrator.
- Assist families in navigating eviction/foreclosure process, including landlord-tenant mediation and/or referral to legal services if appropriate;
- Help family to obtain housing, such as:
 - Assist with moving process, if needed;
 - Transitional shelter or temporary rent or moving assistance;
 - Buyback assistance if feasible (intended to permit foreclosure victims to buy back their homes at market prices); or
 - Post-foreclosure eviction services (intended to permit foreclosure victims to stay in their homes, if possible).

The Borrower Recovery Initiative is part of a coordinated series of HomeCorps grant opportunities which will be offered by the Attorney General's Office designed to address the mortgage foreclosure crisis. For more information on other grants, check the AGO Grants website at www.mass.gov/ago/grants.

The AGO anticipates awarding one statewide Borrower Recovery Initiative Grant of up to \$3.7 million per year for two years, with the potential for a one-time expansion to a third year, at the sole discretion of the AGO.

24-Month Budget Limits:

Grant Administrator:	(up to \$200,000 per year, for two years)	\$400,000
Partner Agencies:	(up to \$1.5 million per year, for two years)	\$3,000,000
Stabilization Payments*:	(up to \$2 million per year, for two years)	\$4,000,000
Total:		\$7,400,000

*Please note that stabilization payments go entirely to the family or to third parties on behalf of the consumer. No administrative costs may be imposed by the Grant Administrator or by sub-grantees on stabilization payments.

Final budget for this grant program will be determined by the AGO in its sole discretion and annual grant amounts may be higher or lower than these anticipated budgets.

Funding will be given to the program that demonstrates a plan to deliver the greatest cost-effective delivery of services, which anticipates achieving the greatest level of geographic coverage across Massachusetts (in relative proportion to the number of foreclosures suffered in those sections of the Commonwealth), which provide evidence of the capacity to provide rigorous fiscal and programmatic oversight of all components of the program, including

oversight of sub grantees, and which proposes a comprehensive spectrum of services to be delivered.

Important Dates:

- Questions may be submitted via email to AGOgrants@state.ma.us until 4 p.m. on Friday, April 27, 2012
- Grant proposals are due as email attachments to be sent to AGOgrants@state.ma.us by 4:00 p.m. on Thursday, May 3, 2012

Programs Eligible for Funding

Applications will be accepted from organizations which have the capacity to provide services throughout Massachusetts. The Grant Administrator (applicant) and sub-contractors must be non-profit organizations, in good standing with the Internal Revenue Service and in compliance with all reporting requirements with the [Attorney General's Non-Profit & Public Charities Division](#).

Overview of Requirements of Grant Narrative

Grant Narrative/Project Description – 15 page maximum

1. The Project Description should be no more than **15 pages, double spaced, 12 point font** and should include the following information:
 - a. **Organizational Information:** A brief description of the applicant, its leadership structure, the organization's mission statement and service area. Please describe any previous (or current) experience of the organization with providing borrower protection and/or recovery wraparound, stabilization and homelessness prevention services as described on pages 2 and 3.
 - b. **Program Activities:** A detailed description of all of the specific work and/or activities of **each** of the components of the services anticipated to be provided by the Grant Administrator (see pp.3-4):

As an example – under outreach – please include specifics on outreach methods (examples might include direct mail, door-to door outreach, via newspapers, via local media, etc.) an estimate of the numbers of residents who could potentially be reached via various outreach methods, and a detailed timeline of all phases of the proposed outreach effort as well as information on all staff/subcontractors involved with outreach.
 - c. **Partner Agencies (Sub-contractors):** The Grant Administrator/applicant should detail its methodology and/or criteria for selecting sub-grantees and should describe what types of agencies (in terms of mission and services provided) it would anticipate recommending for sub-grantee funding.

The applicant should draw from a variety of organizations. Sub-grantees should represent geographic diversity and should represent multiple disciplines and organizational missions. The final selection of sub-grantees will be determined by the AGO, in consultation with the applicant.

Please note – applicants need not list any potential sub-grantees as part of this proposal.

- d. **Supplementation:** A statement affirming that this grant will supplement (and/or expand) and not supplant current efforts.
- e. **Measurement/Tracking/Quality Control:** A description of the methods/ tools to be used to measure, track and evaluate the success of the program, including information on methods used to ensure quality control across partner sites.
- f. **Priority:** The applicant should confirm that, in providing the services it proposes, it will give priority to borrowers referred to it and its sub-contractors by the AGO for assistance. The applicant should also explain how it intends to implement these priority requirements.

2. Budget Details:

- a. **Budget:** A detailed two-year budget should be included. Include the two-year budget requested for (1) the Grant Administrator, for (2) Stabilization Funds and for (3) Partner Agency/Sub-Contractors.
- b. **Budget Narrative:** No more than 2 pages double spaced providing a detailed description of how grant funds will be utilized and a description of any financial and/or in kind resources leveraged (if applicable.)

The Budget Worksheet and Budget Narrative do not count towards the 15-page limit.

3. Additional Required Documents:

In addition to the 15-page grant description and budget details, applications must also include all of the additional required documents (listed below) by the RFP deadline of Thursday, May 3, 2012 in order to be considered eligible for funding. **Applications with incomplete, incorrectly executed, or missing documents may not be considered.**

These documents can also be found at www.mass.gov/ago/grants. Required documents include:

- [AGO Grant Cover Sheet](#)
- [Commonwealth Terms and Conditions](#)
- [Contractor Authorized Signatory Listing](#)
- [Request for Taxpayer Identification Number and Certification \(W-9\)](#)

Please provide all information **except signature**. Since an original ink signature cannot be executed via email, these forms will be returned to successful applicants upon grant award notification. Successful grantees will be required to provide original ink signatures

on the previously completed forms within two weeks of receiving the grant award letter. In addition, successful applicants will be required to execute the Commonwealth Standard Contract and the Authorization for Electronic Funds Transfer upon contract award.

Submission:

Proposals are to be delivered electronically (via email) to AGOgrants@state.ma.us no later than **4:00 p.m. on Thursday, May 3, 2012**. When submitting your grant proposal, please include “HomeCorps Recovery Grant” in your email subject line. All applicants will receive an email notification confirming receipt. Proposals will not be accepted via any other delivery method. Proposals not meeting this deadline may not be considered.

The response must be 12 Point font and double-spaced. Attachments, budget narrative and line-item budget are not included in the 15-page limit. **Applications that are not received, in full, by the deadline and/or do not meet the stylistic requirements may not be considered.**

The AGO reserves the right to reopen this RFP for any reason.

Reporting Requirements:

Grant recipients are required under the terms of the grant to provide quarterly budgetary and program reports as well as a final report to AGO. Reporting forms will be provided shortly after the grant notification period. Participating programs must adhere to all mandatory fiscal and program administration guidelines and disbursement of funds will be dependent upon timely submission of all required reports.

Any program or budgetary changes must be approved, in advance, by the AGO.

Disbursement of Grant Funds:

Direct payments will be made by Electronic Funds Transfers to the grantee. 25% of the grant award will be disbursed at the commencement of the first grant year and 25% will be disbursed at six-month intervals. Disbursements are contingent upon the timely submission and approval of all required quarterly program and financial reports; unexpended funds must be returned to the AGO.

Reasonable Accommodation:

Applicants with disabilities that seek reasonable accommodation, which may include the receipt of the RFP information in an alternative format, must communicate such requests in writing to the contact person no later than Monday, April 16, 2012.

Public Records:

All responses and information submitted in response to this call for applications are subject to the Massachusetts Freedom of Information Law, M.G.L., Chapter 66, Section 10, and to Chapter 4, Section 7, Subsection 26. Any statements in submitted responses that are inconsistent with these statutes shall be disregarded.

Questions:

Questions regarding this RFP may be submitted to AGOgrants@state.ma.us by email only, no later than Friday, April 27, 2012. All questions received and answers provided regarding this RFP will be posted on our website, www.mass.gov/ago/grants.

Updates to this RFP:

Any changes/corrections to any part to this RFP will be posted on www.mass.gov/ago/grants. It is the applicant's responsibility to check this web page frequently for any updates related to this grant.